

EMILIUS JARVIS & Co.MEMBERS TORONTO
STOCK EXCHANGE16 JORDAN ST.,
TORONTO, ONT.8 PRINCES ST.,
LONDON, ENG.**STOCKS AND BONDS****ACCIDENTS AND DISEASE****The Ontario Accident and Lloyds Plate Glass Insurance Companies**Issue Specially Attractive Policies, covering Accident Accident and Sickness
Combined, Employers, Elevator, General and Public Liability, Plate Glass

Eastmure & Lightburn, Gen. Agts, 61 to 65 Adelaide St. E. TORONTO

EMBEZZLEMENT

COVERED BY THE BONDS OF

THE DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.WHO ISSUE BONDS FOR ALL POSITIONS OF TRUST, &c.
Write for particulars**J. E. ROBERTS, General Manager
TORONTO****THE WISDOM OF DEFINITE DECISION.**

How prone people are to take risks! It is so all through life. Just now, possibly, you are planning for this coming season's holiday. You plan; yet you are just chancing it. You will say "that one has to risk some things." All very well, but there are a few things that you cannot afford to take chances on. The most important of these is the likelihood of accident—railway accidents in particular.

You may not possibly recognize the force of this just now, but let the train on which you are travelling stop rather abruptly between stations, your heart jumps into your mouth, and you recall the fact that you have positively neglected to place any accident insurance on your life. The scare may be a good thing some times, but surely you do not need to be scared into properly protecting yourself and others. You, as an intelligent man, cannot read the papers from day to day without reaching the conclusion that the safer way to travel on railroads (it being impossible to eliminate the danger of accidents) is to safeguard your family interests. It cannot save your life, but that does not lessen the responsibility upon you; it is due your family that you see to it that their maintenance is secured in event of the unexpected happening you.

Each day increases the chance of accident, railway accidents in particular. You possibly have not been in a railway disaster, but do you realize the danger that encompasses you right now, though the danger may pass over, and you never know of its proximity? A wise man prepares for its fall, and the first step is the taking out of accident insurance. This does not take away the danger, but it does ensure that the maintenance of your family is assured. The importance of such a step should readily commend itself to you.

Will you be one of those who escape, or one of the many who do not? Just sit down and figure out what your chances are for escaping such accident, then consider whether you deem it wise to take such odds. There is no table to go by, but when you take facts—that railroads cause more deaths than the combined forces of sickness (consumption alone excepted), deaths by fire, water and general accident—then reflection cannot but convince you of the absolute need for such protection.

In the choice of policy to be taken out all guess work should be eliminated. The Triple Indemnity Policy issued by the Ocean Accident and Guarantee Corporation, Traders Bank Building, Toronto, is concise, free from all annoying technicalities, and grants probably more privileges than does any other. In event of loss of life by railroad accident, it provides for the payment of three times the face value of policy. An absolute certainty—no guess work.—[Adv.]

C. H. Bigelow, President.
F. R. Bigelow, Vice-President.A. W. Perry, Secretary.
J. T. Williams, Treasurer.**St. Paul Fire and Marine Insurance Company**
Founded 1853 ST. PAUL, MINNESOTA

Securities valued at Market Values. December 31st, 1907

Reserve for Unearned Premiums	\$3,011,052.19
Unadjusted Losses and Other Liabilities	\$63,715.21
Capital	\$500,000.00
Net Surplus	\$1,151,519.60
Total Assets	\$4,626,267.00

This Company has on deposit with the Authorities at Ottawa, Canadian Bonds to the value of One Hundred Sixty Thousand Dollars, (\$16,000) for the security of Canadian Policyholders.

For Agency Contracts (Fire), communicate with the following:
DALE & COMPANY, Coristine Building, Montreal, Q., General Agents for Province of Quebec.

W. E. FUDGER, 82 King St., Toronto, Ont., General Ag't for Province of Ont.
ANDREW M. JACK & SON, 169 Hollis Street, Halifax, N.S., General Agents for Province of Nova Scotia.

WHITE & CALKIN, 128 Prince William Street, St. John, N.B., General Agents for Province of New Brunswick.

CHRISTENSEN & GOODWIN, 241 Sansome Street, San Francisco, Cal., General Agents for Province of British Columbia.

Agencies in the Provinces of MANITOBA, SASKATCHEWAN, ALBERTA, report direct to the Home Office, ST. PAUL, Minn., U.S.A.

Canadian Marine Department,
DALE & COMPANY, Coristine Building, Montreal, Q.

WESTERN Assurance Co.
Incorporated 1851. Fire and Marine.

Capital	\$2,500,000 00
Assets, over	3,284,000 00
Income for 1907 over	3,299,000 00

Head Office TORONTO, ONT.**Hon. GEORGE A. COX, President.**

W. B. BROCK, Vice-President **W. B. MEIKLE, General Manager** **C. C. FOSTER, Secretary.**

GUARANTEE BONDS

The securing of a Bond in a reputable Company often opens the way to a lucrative position and is itself a recommendation. THE RAILWAY PASSENGERS ASSURANCE COMPANY OF LONDON, ENGLAND, supplies this requirement.

Liability and Workmen's Insurance

Employers should bear in mind that accidents to employees may occur; the outcome of which will not be reached until long after the expiration of the Insurance term, hence in the selection of a Company too much stress cannot be laid upon the question of its financial strength, experience, and lasting character. THE RAILWAY PASSENGERS ASSURANCE COMPANY meets these requirements. No higher degree of security can be furnished—experience of over half a century.

ALSO ALL KINDS OF ACCIDENT AND HEALTH INSURANCE**CAPITAL \$5,000,000 CLAIMS PAID \$30,000,000****RAILWAY PASSENGERS ASSURANCE COMPANY
OF LONDON, ENGLAND.**

Head Office for Canada - Bay and Richmond Sts. Toronto.
F. H. RUSSELL - General Manager.
Telephone Main 4712; Call up or write Head Office for particulars.

DIVIDEND STOCK**6%**

per annum, payable half-yearly. Write
for **FOURTEENTH Annual Balance Sheet**

THE PEOPLES BUILDING & LOAN ASSOCIATION,
Head Office: The Peoples Bldgs.,
LONDON, Ont.

The C.P.R. steamer "Mount Temple," which struck on the Ironbound Island at the mouth of the Lahave River, on the morning of December 2nd, 1907, was floated on Wednesday evening. The compressed air system was used in floating the ship.